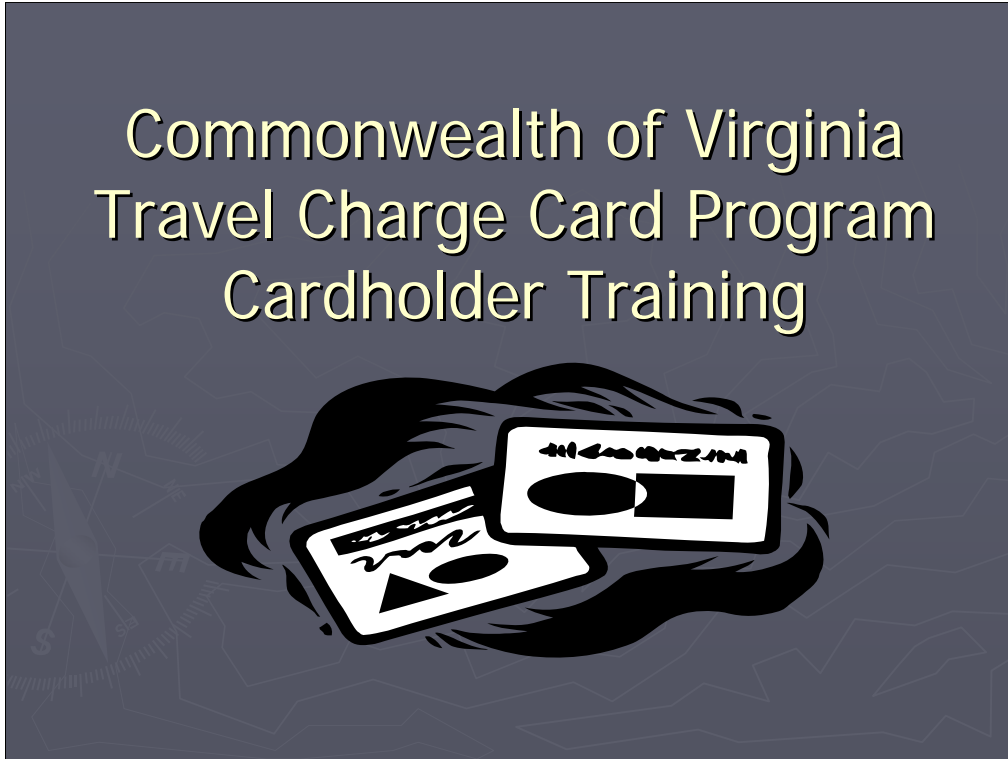


Commonwealth of Virginia Travel Charge Card Program Cardholder Training



Welcome to the Travel Charge Card Program Cardholder Training. As a travel charge cardholder, you will be required to complete this training annually and to notify your Agency's Travel Program Administrator upon completion.

Agenda

- ▶ Travel Charge Card Program Background
- ▶ Travel Charge Card Requirements
- ▶ Cardholder Responsibility
- ▶ Cardholder Resources
- ▶ NetService For Cardholders
- ▶ Training Review
- ▶ Conclusion

Above is the agenda we will be covering today. Now, let's get started....

Travel Charge Card Program Background



Let's talk about the Travel Charge card program...

Travel Charge Card Program Background

- ▶ The Statewide Travel Charge Card Program is administered by the Department of Accounts.
- ▶ This training is designed for new and existing Travel Charge Cardholders to assist in learning the policies and procedures you are required to follow while using the Travel Charge Card.
- ▶ The purpose of the Travel Charge card is to provide a charge card that can be used for State travel related expenses in lieu of using your own personal credit card.
- ▶ The Travel charge card also allows you to receive cash from ATM's for use on your business travel, if your agency participates.

This training is provided to communicate important rules you must follow as a Travel Charge Card holder. The travel card is provided to you to use for State business travel only. It will also allow you to get cash from an ATM for state travel needs if your agency participates.

Travel Charge Card Program Background (continued)

- ▶ The GE MasterCard travel charge card is for State Travel related expenses incurred and conducting official State business **ONLY!**
- ▶ It may be used for Official State Business meals while not in travel status.
- ▶ The cardholders name is on the card.
- ▶ The cardholder is responsible for the monthly bill and is reimbursed by submitting a "Travel Expense Reimbursement Voucher" following your agency's policies and procedures.

You are not allowed to use the travel charge card for personal items. Even though your name is on the card and contributes toward your individual credit rating, the card has been provided through a State contract with the card company. The card may also be used for official state business meals while not in travel status. Cardholders are responsible for paying their bill regardless if they have been reimbursed by their agency. You are representing your agency every time it is used. You are personally responsible for paying the charge card bill in full and on time each month. Therefore, be sure to submit your travel reimbursements in a timely manner upon completion of your travel.

Travel Charge Card Requirements



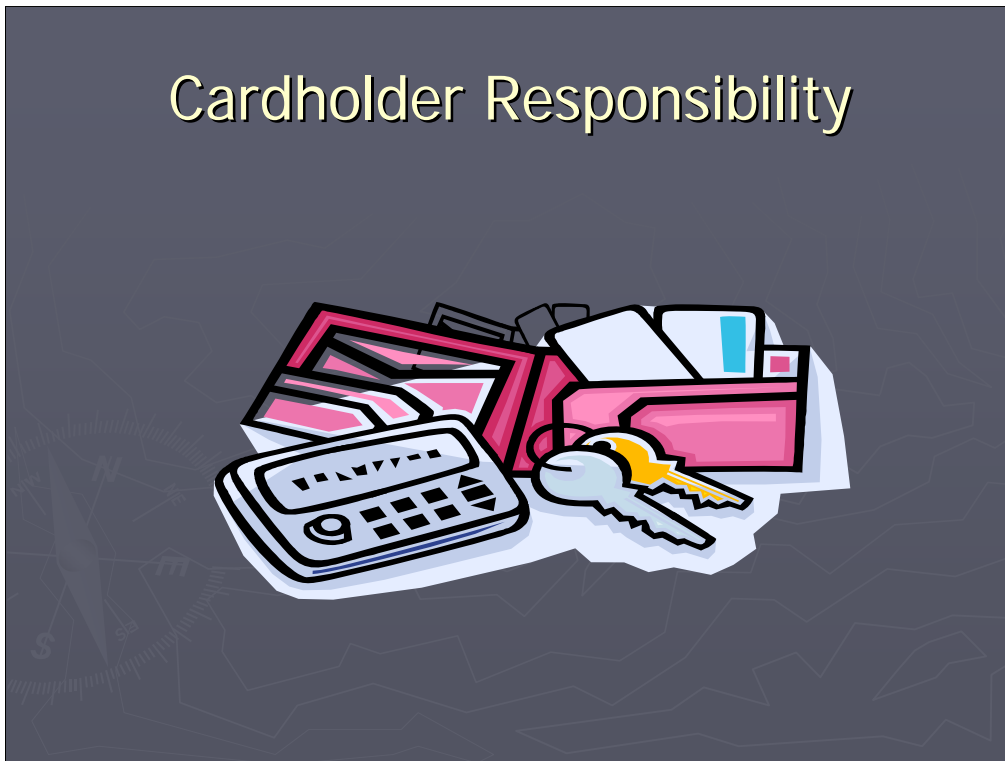
What are the requirements for obtaining a Travel Charge Card....

Travel Charge Card Requirements

- ▶ Ideally employees that travel overnight more than twice per year are candidates to receive a Travel Charge Card.
- ▶ The cardholder must pay the card balance in full upon receipt of their monthly statement.

The travel card is highly encouraged for individuals who travel overnight more than twice per year. Again, you must pay your bill in full upon receipt of your monthly statement regardless of having received your travel reimbursement or not.

Cardholder Responsibility



Now let's discuss **YOUR** responsibilities as a travel charge cardholder.

Cardholder Responsibility

- ▶ Use the Travel Charge Card for State Business Travel only! It is not a personal credit card.
- ▶ Ensure card usage complies with current State travel regulations.
- ▶ Retain all receipts for charge card purchases.
- ▶ Submit Travel Expense Reimbursement Vouchers upon return from travel in order to receive a timely reimbursement from your agency.

The travel charge card can only be used for State travel expenses. Do not use the card for personal expenses or for purchasing of goods and services for your agency. You must comply with all State travel regulations when using the card as well as retain all receipts to document all your charges. Submit your travel reimbursement in a timely manner upon completion of your travel.

Cardholder Responsibility (continued)

- ▶ Pay your bill in full each month regardless if you have received your travel reimbursement.
- ▶ Travel charge cards will be cancelled if the account has remained inactive for 12 months.
- ▶ Ensure you maintain a current address and phone number with GE MasterCard.
- ▶ Failure to pay will result in your card being suspended.

*Note: Delinquent card holders are reported in the Report on Statewide Financial Management and Compliance published quarterly by the Department of Accounts.

Your bill is due in full upon receipt of your monthly statement. Any delay in submitting a travel reimbursement DOES NOT change your responsibility in paying the charge bill timely and in FULL! If you allow your card to become 60 days past due, it will be suspended. If you allow your card to become delinquent, your agency will be reported in the quarterly report issued by the Department of Accounts on Compliance. This report receives a detailed review by both the Governor, the Secretariats, and each agency head. If you don't have any state travel activity in 12 consecutive months, your card will be cancelled. It is imperative that you maintain a current mailing address and phone number with GE MasterCard.

Cardholder Responsibility (continued)

- ▶ Travel Charge Card statements are mailed monthly to the cardholder's address on file.
 - If you don't receive yours, please call 866-834-3227 ASAP.
- ▶ The statement will show a variety of information:
 - Account number and name
 - Account Balance
 - ▶ Current and past due balances
 - New charges and other account debits
 - Payments received and any other account credits
- ▶ Sign up for NetService for Cardholders

You will receive a monthly statement from GE MasterCard with your current month's transactions. It will also show any other account debits and credits you may have had as well as payment information. If you do not receive your statement on time, you are to call 1-866-834-3227 immediately. Please verify your current mailing address is correct. It is highly encouraged for all cardholders to sign up for GE NetService for Cardholders which is GE MasterCard's online account access tool. From here you can print of an official statement as well as download data if needed. More information on this is in the Resources section coming up soon.

Cardholder Responsibility (continued)

- ▶ Exceptions to Business Related Charges
 - Exceptions include those personal expenses that can not reasonably be separated from reimbursable expenses, *such as*;
 - ▶ A personal phone call included on the hotel bill or a spouses dinner included on a restaurant bill
 - ▶ These expenses must be paid in full from the card holders personal funds when the statement is received

There will be times where hotels will not allow you to pay for personal expenses by another means before closing out your statement on your State Travel card. If you encounter one of the exceptions, make sure it is clearly noted on your receipts so that you are not reimbursed for these expenses.

Cardholder Responsibility (continued)

► Travel Charge Card Cash Advances

- Travel cash advances for card holders should not exceed the reasonable daily allowance of \$25 unless approved by your Agency's Travel Program Administrator.
- You are liable for the charge card payment which will include any cash advances.
- Travel card holders may obtain cash through an ATM for use on Official State business only.

Each agency sets a policy in regards to cash advances on travel cards. If your agency has provided authorization, you can obtain cash from an ATM which has the same cash logos as displayed on the back of your card. If unsure, you can call the number on the back of your card to locate the nearest ATM.

Cardholder Responsibility (continued)

► Improper Use

- Examples of Improper Use
 - Movies, utility bills, home, garden supplies or other personal use
- Failure to pay the full balance of the bill upon receipt regardless of travel reimbursement receipt.
- The travel card is not to be used for purchasing goods or services for your agency, but for State travel related expenses ONLY!

*Note: The Travel Charge Card should not replace the Small Purchase Charge Card (SPCC).

Listed here are examples of improper card usage. DO NOT for any reason use the card for personal expenses. DO NOT become delinquent in payment. DO NOT use the card for purchasing of goods and services for your state agency. It is only to be used for state travel related business expenses.

Cardholder Responsibility (continued)

► Travel Card Termination

▪ Past due accounts

- Payments not made within 31 days of the statement date
- Travel charge cards that have been inactive for 12 consecutive months

▪ Non Compliance

- Using the card for personal usage (second offense)
- Using the card for business use that is not travel related (second offense) e.g. Kinko's, Costco, Wal-Mart, FTD

Here are ways you will have your card terminated:

Becoming delinquent on payment of balance due. Your charging privileges will be suspended when your account becomes 60 days delinquent. It will remain suspended until such time as you make the account current. Even after making the card current, the card activity will be reviewed to determine whether charging privileges should be reinstated.

Having no activity on your card for 12 consecutive months may lead to cancellation of the card.

Again, using the card for personal items or for purchasing goods and services for your agency is not allowed and may lead to cancellation of the card.

Cardholder Resources



Now we will discuss a variety of resources you have as a Travel cardholder.

Cardholder Resources

- ▶ Your Agency's Travel Program Administrator
- ▶ CAPP Manual
 - Agency Travel Regulations 20335
 - Agency Travel Processing 20336
 - www.doa.virginia.gov

There are several informational resources available to you should you require guidance or assistance.

First, is your agency's Travel Program Administrator. They are responsible for managing your agency's travel card program and can offer assistance.

Second, is the CAPP manual. There are 2 topics specifically related to Travel that you need to be familiar with and keep up with any updates to these topics. They are 20335 Agency Travel Regulations and 20336 Agency Travel Processing. 20335 provides rules related to travel, what your per diems is, etc. 20336 provides guidance on the travel reimbursement process as well as usage of the Travel charge card. Both CAPP topics can be found on DOA's webpage at www.doa.virginia.gov. Click on the button on the left hand side of the page for CAPP Manual.

Cardholder Resources (continued)

- ▶ GE MasterCard Business Travel Accident Insurance
 - \$200,000 door-to-door
- ▶ GE MasterCard Baggage Insurance
 - \$500 checked, \$1,250 carry-on
- ▶ GE MasterCard Car Rental Loss & Damage Coverage
 - Up to \$50,000 coverage for \$4 per rental
- ▶ GE MasterCard Pay by Phone
 - Pay your bill over the phone

You also receive benefits by using the GE MasterCard Travel Card.

Travel accident insurance, Baggage Insurance and car rental insurance

Detailed information on the insurance coverage can be provided by your agency's Travel Program Administrator.

You are able to pay your bill over the phone to expedite payment processing.

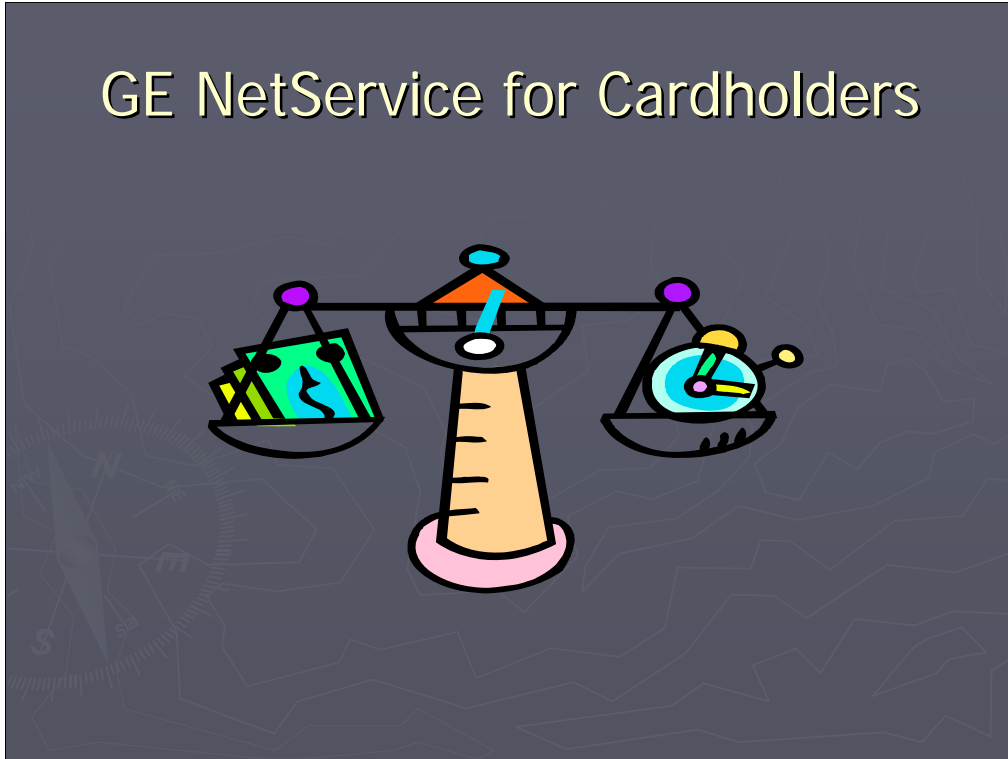
Additional information regarding these benefits can be obtained by contacting GE MasterCard at 1-866-834-3277.

Cardholder Resources (continued)

- ▶ GE MasterCard
 - 24 Hour Customer Service 1-866-834-3227
 - International Collect 801-464-3232
 - Global Assist Hotline for emergency medical and legal referrals worldwide
 - GE NetService for Cardholders
 - ▶ Online access to your account 24/7

For any questions regarding your account, you can contact GE MasterCard at 866-834-3227. If you are traveling overseas, you can call collect 801-464-3232 to access GE MasterCard 24 hours a day. GE MasterCard also offers an online account access tool for cardholders called GE NetService for Cardholders.

GE NetService for Cardholders



Now let's discuss GE's tool called NetService for Cardholders.

GE's NetService for Cardholders

- ▶ Must be established by the cardholder
- ▶ Access your account information 24 hours a day 7 days a week
- ▶ Track current transactions
- ▶ Review last 12 months of statements
- ▶ Print and/or download statement information in excel format

GE's NetService for Cardholders is available for cardholders to manage their own travel card accounts. NetService provides capability to print and/or download their statement information for up to 12 months into an excel format. The website is available 7 days a week 24 hours a day. It is highly encouraged for all cardholders to register for this tool. If you have a Small Purchase Charge Card and/or a travel card, you can have all of your cards under one NetService user id to make it easier for you to monitor your purchases. There is a special training tool for becoming registered in NetService. This is located on the DOA Charge Card Administration web page.

GE NetService for Cardholders (continued)

- ▶ Payment options

- ▶ File a Dispute

GE NetService allows you to elect to have an electronic payment of your balance. This is a fast, safe and effective way for you to make your payment. You can also file a dispute online through NetService, 24 hours a day 7 days a week.

Review Questions



Now we will go over some questions and you will need to answer either True or False. All of these topics were covered in today's training.

Travel Charge Card Review

1. The Travel Charge Card should be issued to an employee who travels at least four times a year.

True or False

The Travel Charge Card should be issued to an employee who travels at least four times a year. Is this true or false?

FALSE

The Travel Charge Card should be issued to an employee who travels overnight at least twice a year.

The answer is False. The travel charge card should be issued to an employee who travels overnight at least twice a year.

Travel Charge Card Review

2. A personal phone call included on the hotel bill or a spouses dinner included on a restaurant bill is considered an exception to a receipt.

True or False

A personal phone call included on the hotel bill or a spouses dinner included on a restaurant bill is considered an exception. Is this true or false?

TRUE

You should make every effort to pay for such items separately if possible.

The answer is True. But you should make every effort to make payment for these items separately if possible.

Travel Charge Card Review

3. The Travel Charge Card can be used for office supplies in an emergency.

True or False

The Travel Charge Card can be used for office supplies in an emergency. Is this true or false?

FALSE

The Travel Charge Card is to be used for travel related expenses only.

The answer is False. The Travel charge card is to be used only for State Travel related expenses. Purchases of office supplies should be put on the Small Purchase Charge Card.

Travel Charge Card Review

4. Travel cash advances for cardholders should not exceed the reasonable daily allowance of \$50.

True or False

Travel Cash advances for cardholders should not exceed the reasonable daily allowance of \$50.00. Is this true or false?

FALSE

Travel cash advances for cardholders should not exceed the reasonable daily allowance of \$25 unless otherwise approved by their agency.

The answer is false. Travel cash advances for cardholders should not exceed the reasonable daily allowance of \$25.00 unless otherwise approved by their agency.

Travel Charge Card Review

5. Travel charge card statements are mailed monthly to the agency where the cardholder is employed.

True or False

Travel Charge card statements are mailed monthly to the agency where the cardholder is employed. Is this true or false?

FALSE

The Travel Charge Card is mailed to the address on file for the card holder.

Answer is False. Cardholders should use their home address as the address of record for the Travel charge card.

Travel Charge Card Review

6. The cardholder may pay a minimum amount due of the card balances each month.

True or False

The cardholder may pay a minimum amount due on the card balance each month. Is this true or false?

FALSE

The cardholder must pay the total balance upon receipt of the monthly statement each month.

The answer is false. You must pay the bill in full upon receipt of the monthly statement regardless of whether you have been reimbursed from your agency or not.

Travel Charge Card Review

7. Travel Charge Cards will be cancelled if the account has remained inactive for 12 months.

True or False

Travel Charge cards will be cancelled if the account has remained inactive for 12 months.
Is this true or false?

TRUE

Your Travel Program Administrator will review cards for inactivity and cancel those who have not had any activity for 12 consecutive months.

The answer is true. Your Travel Program Administrator will review cards for inactivity and cancel those who have not had any activity for 12 consecutive months.

Travel Charge Card Review

8. The name of the cardholder is on the Travel Charge Card.

True or False

The name of the cardholder is on the Travel Charge Card. Is this true or false?

TRUE

Your name will be on the card.

The answer is true. Your name is embossed on the card.

Travel Charge Card Review

9. The state will pay for a personal phone call that is included on the hotel bill.

True or False

The state will pay for a personal phone call that is included on the hotel bill. Is this true or false?

FALSE

These expenses must be paid in full from the cardholders personal funds when the charge appears on the monthly statement.

The answer is False. These personal expenses must be paid in full from your personal funds when the charge appears on the monthly statement.

Travel Charge Card Review

10. The travel charge card may be used to purchase copy paper at Kinko's.

True or False

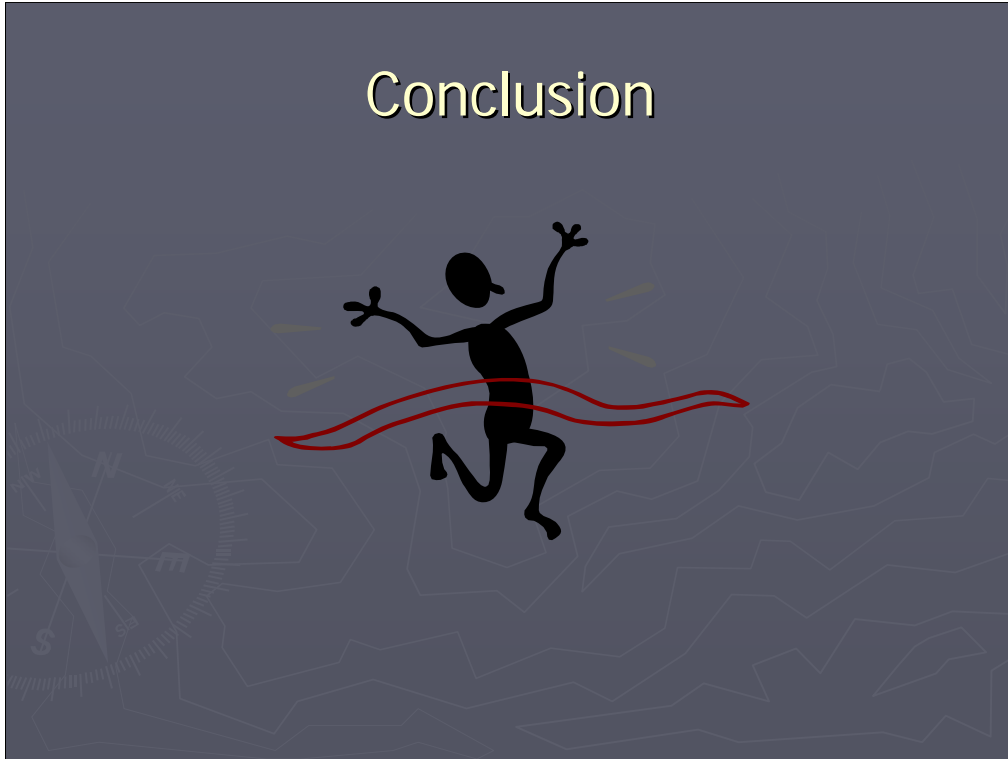
The travel charge card may be used to purchase copy paper from Kinko's. Is this true or false?

FALSE

The Travel charge card does not replace the purpose of the Small Purchase Charge Card.

The answer is false. The travel charge card is not allowed to be used for purchases of goods and services which can be placed on the Small Purchase Charge Card.

Conclusion



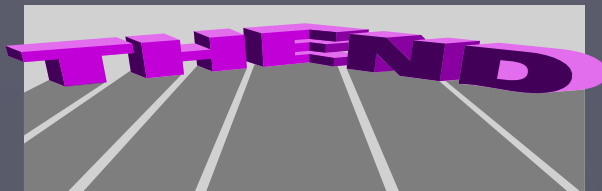
Conclusion

- ▶ This training will be a requirement annually of all travel charge cardholders
- ▶ You MUST NOT use the travel charge card for personal expenses
- ▶ You MUST pay your bill in full each month upon receipt of your monthly statement

Just a few points we want to emphasize. This training will be required annually of all travel charge card holders. Your agency's Travel Program Administrator will notify you when it is time for you to take the training next time.

You **MUST NOT** use the travel card for personal expenses. Doing so, will put the card in jeopardy of being cancelled.

You **MUST** pay your bill in full each month upon receipt of your monthly statement. If you don't receive your statement, call or email GE immediately.



- ▶ You have completed the annual travel card holder training
 - Please email your Travel Program Administrator with the word below to obtain credit for taking the training.

JAPAN

You have now completed the training and you will need to email your Travel Program Administrator with the word above to receive credit for this year's training.

Thank you and see you next year.